



Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: MUNOZ et al.

Application Serial No.: 09/886,919

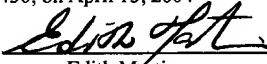
Filing Date: June 21, 2001

For: METHOD AND APPARATUS FOR
EVALUATING AN APPLICATION
FOR A FINANCIAL PRODUCT

)
Group Art Unit: 3624
)
Examiner: Daniel S. Felten
)
RESPONSE TRANSMITTAL
)
Attorney Docket No.: G10.002
)
Buckley, Maschoff & Talwalkar LLC
) Five Elm Street
) New Canaan, CT 06840
) (203) 972-0006
)

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on April 15, 2004.

Dated: April 15, 2004 By: 
Edith Martin

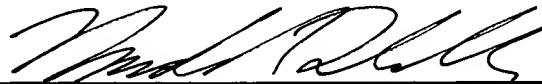
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

1. Response and Amendment to the January 16, 2004 Office Action
2. Additional Enclosures: Acknowledgement postcard and Response transmittal.
3. No fees are believed due in this matter; however, the Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 for any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,



Nandu A. Talwalkar
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April 15, 2004
Date



Patent

3624

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Edith Martin

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed January 16, 2004, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

RECEIVED
APR 21 2004
GROUP 3600